This Interchange Rate Schedule contains a summary of the primary qualification criteria established by Visa®, MasterCard®, and Discover® Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. For a complete list, call the number on your merchant statement. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services. The primary qualification criteria and clearing requirements listed here for the various interchange levels supersedes any similar information provided on the Interchange Qualification Matrix. For more information regarding your Rates and fees, please call Customer Service.

Program Rate Category	Ra		Manage tovels superscues any similar information provided on the Interchange Qualification Matrix. For more information regarding your Rates and fees, please call Customer Service
Frogram Rate Category	Fee Per	Per -	Transaction Qualification Information
Urea	Sales \$	Item	· ·
VISA			
CPS / Retail Credit	1.51%	-\$0.10	Consumer Traditional Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Purchase date must be within 1 day of auth date. For Hotel and Car Rental merchants: Folio / Rental amount on clieck card transactions do not need to match for certain merchant segments (Tayle and Limpusines 1912). Percent Transactions do not need to match for certain merchant segments (Tayle and Limpusines 1912). Percent Transactions do not need to match for certain merchant segments (Tayle and Limpusines 1912). Percent Transactions do not need to match for certain merchant segments (Tayle and Limpusines 1912).
CPS / Retail Debit	0.80%	\$0.15	amount on check card transactions do not need to match for certain merchant segments (Taxis and Limousines -4121, Bars and Taverns - 5813, Beauty and Barber Shops - 7230, Health and Beauty Spas -
CPS / Retail Prepaid	1.15%	\$0,15	7298). Supermarkets (5411), Service Stations (5541), Restaurants (5812, 5814), and High Risk (5962, 5966, 5967) not eligible for Ihis program. Consumer debit and prepaid transactions at Flotels (3501-3995) days to deposit & settle.
US Regulated CPS Consumer Debit	0.05%	\$0.22	
JS Regulated MQ Consumer Debit	0:05%	\$0.22	Regulated Consumer Dabit and Present During D. C.
JS Regulated Non-CPS Cons Debit	0.05%	\$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Authorization required. CPS requirements recommended but not required. Regulated Consumer Political Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit and Prepaid as the June 29, 2011 Federal Reserve final rule on Debit as the June 20, 2011 Federal Reserve final rule on Debit as the June 20, 2011 Federal Reserve final rule on Debit as the Ju
JS Regulated CPS Comml Debit	0.05%	\$0,22	Card interchange. Authorization required. CPS requirements recommended but not required. Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated
JS Regulated Non-CPS Comm Debit	0.05%	\$0.22	and program was not they be depose a settle.
CPS / Restaurant Credit	1.54%	\$0.10	
CPS / Restaurant Debit	1.19%	\$0,10	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Eligible merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to denote 8 stripe required. Eligible merchants: Restaurants
CPS:/Restaurant Prepaid	1.15%	\$0.15	(5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
	1,1378	30.13	· · · · · · · · · · · · · · · · · · ·
CPS / Rewards 1	1.65%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, or CPS/Automated Fuel Dispenser. Visa Signature and Infinite cards at not T&E merchants. Visa Signature cards at merchants that participate in the Retail or Supermarket Performance Threshold (Tier) MVV interchange programs. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1,95%	\$0.10	Transport, CPS/Flotel & Car Rental: Card Present / Card Not Present, and CPS/Passenger Transport, CPS/Flotel & Car Rental: Card Present / Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and Infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by non-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	1:65%	\$0,04	Traditional, Traditional Rewards, Signature and Infinite consumer cards, Resoluted Consumer Dabit and Burnal Consumer Consume
CPS / Small Ticket Debit	1.55%	\$0.04	transactions must include bill payment indicators. Eligible merchants include all merchants with the exception of: Money Transfer (4829), Airtomated Fuel Dispensers (5542), Direct Marketing - Insurance (5960), Direct Marketing - Travel Arrangement (5962). Direct Marketing - Catalog (5964). Direc
CPS / Small Ticket Prepaid	1,60%	\$0:05	Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarks (971), UK Petrol Stations (9752), and Intra-Company Purchases (9950). Transaction amount must be less than or equal to \$15.00. Small Tiest transactions from membrants the heart in the particles of the product of the
CPS / Small Ticket Debit Regulated	0,05%	\$0.22	eligible for this program. Small Ticket Credit eligible transactions will qualify for the following MVV interchange programs: Utilities, Debt Repayment, and Debit Tax Payment. Maximum 2 days to deposit
CPS / Card Not Present Credit	1.80%	\$0.10	Consumer Traditional Cords Card Not Desput (Single Nat Oct.)
PS / Card Not Present Debit	1.65%	\$0.15	Consumer Traditional Cards. Card Not Present / Signature Not Obtained / Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Authorization amount must equal transaction amount. Maximum 2 days to deposit & settle.
PS / Card Not Present Prepaid.	1.75%	\$0.20	and the second man equal transferror amount. Maximum 2 cays to deposit & sente.
PS / E-Commerce Basic Credit	1.80%	\$0,10	Consumer Traditional Cards Same requirements as CDS/Card No. 10.
PS / E-Commerce Basic Debit PS / E-Commerce Basic Prepaid	1.65%	\$0.15	Consumer Traditional Cards. Same requirements as CPS/Card Not Present. E-Commerce requires additional data fields in authorization and settlement: Authorization required. Maximum 2 days to deposit &
PS / E-Commerce Pref Credit	1,75%	\$0.20	
PS / E-Commerce Pref Debit	1.80%	50.10	Traditional Traditional Rewards Signature and Infinite consumer costs. Sano and in the Consumer costs.
PS / E-Commerce Pref Debit	1.60%	\$0.15	Traditional, Traditional Rewards, Signature and Infinite consumer cards, Same requirements as E- Commerce Basic, except require Cardholder Authentication Value (CAVV) and Address Verification: Authorization required, Requires Verified by Visa. Maximum 2 days to deposit & settle.
PS / Retail Key Entered Credit	1.75%	\$0.20	
	1.80%	\$0.10	Consumer Traditional Cards. Key-entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Address Verification Required with a positive match on Zip Co or full address. Automated Fuel (5542), Direct Marketing (596), 5964, 5969. Cardiolder Astronomy.
PS / Retail Key Entered Debit	1.65%	\$0.15	
PS / Retail Key Entered Prepaid	1.75%	\$0.20	merchants not eligible for this program. Authorization required, Maximum 2 days to deposit & settle. Industry specific date required for hotel and car rental.
PS / Supermarket Credit	1.22%	\$0,05	
PS / Supermarket Debit	0.00%	\$0,30	Consumer Traditional Cards, Merchant is certified with Visa. Same requirements as CPS/Retail. No signature required if transactions \$25,00 or less. Authorization and magnetic stripe required: Cap of \$0.35 for consumer prepaid transactions only. Purchase date must be within 1 day of only date. Flights Merchants Support Consumer prepaid transactions only.
PS / Supermarket Prepaid	1.15%	\$0.15	for consumer prepaid transactions only. Purchase date must be within I day of auth date. Eligible Merchants: Supermarkets (5411). Maximum 2 days to deposit & settle.
PS / Hotel / Car: CP Credit	1,54%	\$0.10	Consumer Traditional Cards, Hotel / Car Rental merchant Authorized Card is present Magnetic string read and allowed to the first and the first string read and allowed to the first string read and
PS / Hotel / Car: CP Debit	1.19%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized, Card is present. Magnetic stripe-read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement in a show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of tr
PS / Hotel / Car: CP Prepaid	1.15%	\$0.15	The state of the s

			INTERCHANGE RATE SCHEDULE (Effective April, 2012)
	Rates		(Effective April, 201.
Program Rate Category	Fee Per Sales \$	Per Item	Transaction Qualification Information
CPS / Hotel / Car; CNP-Credit	1:54%	\$0.10	Consumer Traditional Cards Hotal / Car Pantal morehant Authorical Cards
CPS / Hotel / Car: CNP Debit	1.70%	\$0.15	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized, Card not present, Estimated length of stay required in authorization, Folio / Rental Agreement number, no show indicator, and check-in check-out dates required. One or more authorizations obtained. Authorization account within 15% of the authorization of the check-in the ch
CPS / Hotel / Car: CNP Prepaid	1;75%	\$0.20	check-out dates required. One or more authorizations obtained, Authorization amount within 15% of transaction amount for Flotel or within 15% of transaction amount or \$75.00, whichever is greater, for Ca Rental. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car; E-Commerce Preferred Credit	1.54%	\$0.10	Company of the American Company of the Company of t
CPS / Hotel / Car: E-Commerce Preferred Debit	1,70%	\$0.15	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card not present. Estimated length of stay required in authorization. Folio / Rental Agreement number. no show indicator, and check-in Rental. Authorization are authorization sobtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car
CPS / Hotel / Car. E-Commerce Preferred Prepaid	1.75%	\$0.20	Rental. Authorization date is more than one (1) day apart from transaction date. E-Commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Retail 2 Credit	1,43%	\$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards that meet the existing requirements of CPS/Retail. CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Busic, or CPS/
CPS / Retail 2 Debit	0.65%	\$0:15	1 - Sharing Constitute Georgia and Displace and Displace Charles and Sharing are not offering for this account of the state of the second of the state of
CPS / Retail 2 Prepaid	0.65%	\$0,15	Government Services (9399), Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), Insurance (596), 6300), Cable and Other TV Services (4899), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398). Telecommunication Service (4814), and Real Estate Agents & Managers - Rentals (6513). Authorization required. Cap of \$2.00 on consumer debit and prepaid transactions, Maximum 2 days to deposit & settle.
CPS-/ Charity Credit	1.35%	\$0.05	Traditional, Traditional Rewards, Signature, and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail, CPS/Card Not Present, CPS/Retail Key Entry, CPS/E-Commerce Basic, Eligible Merchants: Charitable & Social Service Organizations (8398), Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/Retail except signature obtained. Must be less than or good to transport the consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/Retail except signature obtained. Must be less than or good to transport the consumer cards.
CPS / Auto Fuel Dispenser Debit	0.80%	\$0.15	1 and the second of the second
CPS / Auto Fuel Dispenser Prepaid	1.15%	\$0.15	be present. Eligible Merchants: Automated Fuel Dispensers (5542). Cap of \$0.95 per transaction for consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Retail Service Station Credit	1:15%	\$0.25	
CPS:/ Retail Service Station Debit	0,80%	\$0.15	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must
CPS / Retail Service Station Prepaid	1.15%	\$0.15	5541 (Service Stations). Cap of \$0.95 on consumer debit and prepaid transactions.
CPS / Passenger Transport Card Present Credit	1.70%	\$0.10	·
CPS / Passenger Transport Card Present Debit	1,19%	50.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized, Card Present / Magnetic Stripe Read, Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization, Maximum 8 days to deposit & settle.
CPS / Passenger Transport Card Present Prepaid	1.15%	\$0.15	de la constant de la
CPS / Passenger Transport Card Not Present Credit	1.70%	.\$0.10	
CPS./Passenger Transport Card Not Present Debit	1.70%	\$0.15	Consumer Traditional Cards, Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized, Card Not Present / Not Magnetic Stripe Read. Full itinerary-required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Card Not Present Prepaid	1,75%	\$0.20	
CPS / Passenger Transport E- Commerce Preferred Credit	1,70%	\$0.10	
CPS / Passenger Transport E- Commerce Preferred Debit	1.70%	\$0.15	Consumer Traditional Cards. Airline or Passenger Railway merchant, Authorized, Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. E-Commerce requires additional data fields in authorization and settlement. Maximum 8 days to deposit & settle.
CPS / Passenger Transport E- Commerce Preferred Prepaid	1.75%	\$0.20	and a suppose of section.
CPS / Utilities Consumer	0.00%	\$0.75	Traditional, Traditional Rewards, Signature and Infinite Consumer eard and Business, Signature Business, and Business Enhanced eard transactions that meet the existing requirements for as CPS/Retail.
CPS / Utilities Business	0.00%	\$1.50	CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet the existing requirements for as CPS/Retail.
CPS / Utilities Debit	0.00%	\$0,65	Entry, or CPS/Small Ticket are not eligible for this program. Eligible Merchants: Utilities (4900). Requires registration with Visn and MVV must be present. Maximum 2 days to deposit & settle.
CPS:/ Account Funding Credit	2.14%	\$0.10	
CPS / Account Funding Debit	1.75%	\$0.20	Consumer-Traditional Cards identified as E-Commerce transactions. Card is not present. Full Address Verification Service (zip code and full address) required. One (1) or more clearing records for a single authorization. E-Commerce requires additional data fields such as the merchant carde number, salid E-Commerce in the consumer of
CPS / Account Funding Prepaid	1,80%	\$0.20	authorization. E-Commerce requires additional data fields such as the merchant order number, valid E-Commerce indicator, and the Customer Service phone number, URL, or email address in authorization settlement. Authorization and settlement amounts must match: Maximum 2-days to deposit & settle.
Electronic (EIRF) Credit and Signature Electronic	2.30%	\$0,10	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized, Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet
Electronic (EIRF) Debit	1.75%	\$0,20	other CPS market specific requirements. Authorization is Referral / Voice-Authorized transaction. Transaction date is three (3) days old. Signature or Infinite card transactions. CPS qualified at Travel Service Merchants including. Airlings (3000-3399, 4511). Passanuer Reilman (4112). Craise Lines (4111). Ledeing (3001-3000-7011). Craise Lines (41111). Ledeing (41111). Craise Lines (41111). Ledeing (411111). Ledeing (41111). Ledeing (41111). Ledeing (41111). Ledeing (41111). Ledeing (411111). Ledeing (41111). Ledeing (41111). Ledeing (411111). Ledeing (41111). Ledeing (411111). Ledeing (41111). Ledeing (41111). Led
Electronic (EIRF) Prepaid	1.80%	\$0.20	Merchants including, Airlines (3000-3299, 4511), Passenger-Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011). Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), at Fast Food (5814). Cap of \$0.95 per transaction for consumer debit and prepaid transactions in MCC 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 3 days to deposit & settle.
100) DANG MAD CIO LIGHT	1.0070	40,20	L 2011 and propose managements in 1900 3541 (dervice statutus) of 5342 (Automated Pile) Dispensers), Maximum 3 days to deposit & settle.

Program Dict. C.	Rates		INTERCHANGE RATE SCHEDULE (Effective April, 20
Program Rate Category	Fee Per Sales S	Per Item	Transaction Qualification Information
Debit Tax Payment	0.65%	\$0.15	Consumer Debit and Prepaid cards that meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to \$3.95, which must be submitted as a separate transaction. Cap
Debt Repayment	0.65%	\$0,15	Consumer Debit and Prepaid cards CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid and Services (6012), Foreign Currency, Money Orders - Not Wire Transfer, Stored Value Card / Load, and Travelers Checks (6051). Card Present and Card Not Present transactions. Cap of \$2.00 on consumer cards and Services (6012).
Signature Proferred Electronic	2.40%	\$0:10	Signature Preferred card that meets existing requirements for EIRF, Maximum 2 days to deposit & settle.
Signature Preferred Retail	2:10%	\$0,10	Signature Preferred card that meets existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket at non Travel Services (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5814, 7011, 7512) merchants. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present	2.40%	\$0.10	Signature Preferred card that meets existing requirements for CDD/C . LV . D
Signature Preferred Business to Business	2.10%	\$0.10	Signature Proferred card that meets existing requirements for a constant specific control of the profession of the profe
Signature Preferred Fuel	1.15%	\$0.25	5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle. Maximum 2 days to deposit & settle.
Signature Preferred Standard	2.95%	50.10	Signature Preferred card. Transaction date is more than two (2) days old, Not CPS qualified, Authorization required. Maximum 30 days to deposit & settle.
Standard Credit and Signature Standard	2.70%	\$0.10	Authorization required. Maximum 30 days to deposit & settle.
Signature Standard Non-CPS Debit & Prepaid	2,70%	\$0.10	Transaction date is more than three (3) days old. Authorization required. Signature or Infinite cards NOT CPS qualified at a Travel Services Merchant, including Airlines (3000-3299, 4511), Passenger Railwe (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722). Restaurants (5812), and Fact Fact (5812), and Fact (5
Standard Debit	1.90%	\$0:25	(4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812); and Fast Food (5814). Maximum 30 days to deposit & settle.
Standard-Prepaid	1.90%	\$0,25	
Commercial Business Card Present Debit	1.70%	\$0.10	Business Debit cards that meet existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Supermarket, CPS/Restaurant, CPS/Service Station, CPS/Automated Fuel Dispenser, CPS/Hotel & Car Rental Card Present, or CPS/Passenger Transport Card Present. Business prepaid eards are not eligible for this program. Maximum 2 days to deposit & settle.
Business Card Not Present Debit	2.45%		Business Debit cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Flotel & Car Rental Card Not Present, CPS/Possenger Transport Card Not Present, or CPS/Account Funding: Business Debit transactions at Utilities (4900) merchants can continue to qualify for the Utilities program. Business prepaid cards are not eligible for this program. Maximum 2 days to deposit & settle.
usiness Card Level 2	2.05%	\$0.10	2 days to deposit & settle.
usiness Enhanced Level 2	2.05%	\$0.10	Business Signature Business Davis - Talenda
gnature Business Level 2	2.05%	01.02	Business, Signature Business, Business Enhanced, Corporate, Purchasing, and GSA Purchasing Cards. CPS requirements met. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount a tax overheld transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount a tax overheld transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount a tax overheld transactions.
orporate Card Level 2	2,05%	\$0.10	5812, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, for Purchasing card transactions at fuel merchants). Maximum 2 days to deposit & settle.
irchasing Card Level 2	2.05%	\$0.10	
orporate Card Level 3	1.95%	\$0.10	Purchasing, GSA Purchasing, and Corporate cards. CPS requirements met. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 data required, which
SA Government to Government	1.95%	\$0.10	Frontier Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
isiness Electronic		30.10	GSA Purchasing Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized, Eligible Merchants: Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
isiness Enhanced Electronic	2.40%	\$0.10	day of anni day, of anni date, maximum L days to deposit & settle,
gnature Business Electronic	2.75%	\$0.15	
orporate Electronic	2.85%	\$0.20	Business, Signature Business, Business Enhanced cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel
rporate Electronic Non-CPS Debit	2.75%		812, 5814, 7011, 7512). Comparing and Purchasing angle thetapped and Purchasing angle thetapped and Purchasing angle thetapped and purchasing angle thetapped angle angle the purchasing angle the pur
rchasing Electronic	2.75%	50.10	Marketing — Travel-Related Arrangement Services (5962), Direct Marketing — Outbound Telemarketing Merchants (5966), and Direct Marketing — Inbound Telemarketing Merchants (5966), and Direct Marketing — Inbound Telemarketing Merchants (5967) and non-secure E-
rch Electronic Non-CPS Debit &	- 1	\$0.10	and the second to the suppose for this program. Maximum 2 days to deposit & settle.

		Maria Maria	INTERCHANGE RATE SCHEDULE (Effective April, 2)
Dungman Pate Cate	Rat		
Program Rate Category	Fee Per Sales S	Per Item	Transaction Qualification Information
Business Retail	2.20%	\$0.10	The state of the s
Business Enhanced Retail	2,30%		
ignature Business Retail		\$0.10	Business, Stignature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry: CPS/Small Ticket, CPS/Serving CPS/Supermarket, CPS/Serving CPS/Serving CPS/Supermarket, CPS/Serving CPS/
Corporate Retail	2,40%	\$0.10.	Station, or CPS/Ruto-Fuel Dispenser, Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512), Level 2 data requirements (Sales Tax and Customer Code) are
	2.10%	\$0.10	met, Maximum 2 days to deposit & settle.
Purchasing Retail	2.40%	\$0.10	
Business Card Not Present Business Enhanced Card Not Present	-2.25%	\$0.10	
Signature Business Card Not Present	2.45%	\$0.15	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Account Funding. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4712, 5912, 5914, 701). 7512, Business, Business, Business, Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Account Funding. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4712, 5912, 5914, 701).
	2.60%	\$0,20	CPS/Account Funding, Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Business, Signature Business, and Business Enhanced cards require AVS. L. 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 (appendix 8 south
Corporate Card Not Present	2.20%	\$0,10	2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Purchasing Card Not Present	2.65%	\$0.10	
Business Bus to Business	2.10%	\$0.10	
Business Enhanced Bus to Business	2.25%	\$0.10	Business, Signature Business, Enhanced Business, Composite and Business days
Signature Business Bus to Business	2:40%	-\$0.10	Business, Signature Business, Enhanced Business, Corporate, and Purchasing eards that meet existing requirements for any CPS program by not Travel Services merchants. Eligible merchants: Business to Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5047, 5051, 5052, 5074, 5052, 5074, 507
Corporate Business to Business	2.10%	\$0.10	Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Purchasing Business to Business	2.40%	\$0.10	2 days to deposit & settle.
Corporate Card Travel Service	2.55%	\$0.10	Cornocate and Purchasing cards that most existing requirements from One
Purchasing Card Travel Service	2,45%	\$0.10	Corporate and Purchasing cards that meet existing requirements for any CPS program at Travel Services merchants (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Maximum 2 days deposit & settle.
Purchasing Electronic with Data	2.75%	.\$0,10	
Purchasing Electronic with Data Non-	2.7376	.30,10	·
CPS Debit & Prepaid	2.75%	\$0.10	Non-GSA Purchasing and Corporate cards, Level 3 data requirements met but CPS requirements not met for Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 701, 7512). Level 3 data requirements include Summary Records Discount Amount Projects / Chienian Amount / Chienian Amount / Chienian Amount / Chienian Amou
Corporate Card Electronic with Data	2,75%	\$0.10	7512). Level 3 data requirements include Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Discount real item (Item Detail Record - Item Sequence Number, Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Discount real item (Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Discount real item (Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Discount real item (Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Discount real item (Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Discount real item (Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Discount real item (Item Descriptor, Product Code, Quantity, Unit of Messure, Data Code, Data Code, Quantity, Unit of Messure, Dat
Corporate Electronic with Data Non- CPS Debit & Prepaid	2.75%	\$0.10	Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator, Maximum 2 days to deposit & settle.
Business Standard	2,95%	\$0.20	
Business Standard Non-CPS Debit	2.95%	\$0:10	
Business Standard Non-CPS Prepaid	2.95%	\$0.20	
Business Enhanced Standard	2.95%	\$0.20	
Signature Business Standard	2,95%		
Corporate Standard		\$0.20	Business Blanco Business Busin
Corporate Standard Non-CPS Debit	2.95%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing Cards. Transaction date is more than 2 days old. Not CPS qualified, Authorization required, Maximum 30 days to deposit & se
& Prepaid	2.95%	\$0.10	Assessment of the property of
•			
Purchasing Standard	2,95%	\$0.10	
Purchasing Standard Non-CPS Debit & Prepaid	2.95%	\$0.10	
Large Ticket			
GSA Purchasing Card Large Ticker	1.20%	\$39.00	GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization
urchasing Card Large Ticket	1.45%	\$35.00	Non-GSA Purchasing eards. Level 2 and 3 data is required and must be CPS qualified. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
arge Purchase Advantage I	0.70%	\$49.50	
arge Purchase Advantage 2	0.60%	\$52:50	Visa Large Purchase Advantage (VLPA) cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred for non Travel Services merchants (MCC 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Transaction growth by present the S10 200 (Part 1) and the same of t
arge Purchase Advantage 3	0.50%	\$55,50	
arge Purchase Advantage 4	0.40%	\$58.50	S500,000; Rate 4 > \$500,000). Maximum 8 days to deposit & settle.
nterregional			
nterregional Standard	2.05%	20.00	Consumer and Fleetron perile New VS issued and a VS
nterregional Standard Electron	2.05%	\$0,00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.
nterregional Electronic	1,55%		The fact fact fact fact fact fact fact fact
nterregional Electronic Electron		\$0,00	Consumer and Electron cards. Non U.S. issued eards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signatur Obtained / Authorized, Maximum-3 days to denotify settle. Pate includes the View International Account.
moregional Electronic Electron	1.55%	\$0,00	A state of the deposit to sente, that includes he visit international Acquirer see
			Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Delicard interchange. U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued cards at a 115 marchant location of U.S. invaded and the U.S. Territory issued and the U.S. Territory is under the U.S. Territory
nterregional Regulated Debit	0.50%	\$0.22	
		************	The standard of the standard o
	.04-2012		Fee,

(2) drie, in (D.OTZ, T.I.C_NEL)	INTERCHANCE DATE COURDING					
	Ra	ates	(Effective April, 2012			
Program Rate Category	Fee Per Sales S	Per Item	Transaction Qualification Information			
interregional Business	2.45%	\$0.00				
Interregional Corporate	2.45%	\$0.00	Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle, Rate includes the Visa International Acquirer Fee.			
Interregional Purchasing	2.45%	\$0.00				
Interregional Consumer Premium	2:25%	\$0.00	Platinum cards issued in the LAC, Asia Pacific, CEMEA, and Visa Europe regions and Infinite cards issued in Canada at a U.S. merchant location and Signature cards issued in the U.S. region at a non-U.S. or U.S. Territory merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Fee.			
nterregional Consumer Super Premium	2:42%	\$0,00	Infinite and Signature cards issued in the Asia Pacific, CEMEA, Visa Europe, and LAC regions at a U.S. merchant location and Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle. Rate includes the Visa International Acquirer Free			
Interregional E-Commerce Merchant	1:89%	\$0,00	Consumer and Electron cards. Non U.S. issued cards at a U.S. manufactured in the card at a U.S. manufactured i			
Interregional E-Commerce Merchant Electron	1.89%	\$0,00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7.days of purchase (shipping) include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Rate includes the Visa International Acquirer Fee.			
Interregional Secure E-Commerce	1.89%	\$0,00	Consumer and Electron cards. Non ITS, issued cards at a ITS provided backing a superior beautiful and the consumer and Electron cards. Non ITS issued cards at a ITS provided backing a superior beautiful and the consumer and Electron cards. Non ITS issued cards at a ITS provided backing a superior beautiful and the consumer and Electron cards. Non ITS issued cards at a ITS provided backing a superior beautiful and the consumer and Electron cards. Non ITS issued cards at a ITS provided backing a superior beautiful and the consumer and Electron cards. Non ITS issued cards at a ITS provided backing a superior beautiful and the consumer and Electron cards. Non ITS issued cards at a ITS provided backing a superior beautiful and the consumer and the c			
Interregional Secure E-Commerce	1.89%	30.00	include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Parts include the West Arts Secure Verification Service processing requirements. Parts include the West Arts Secure Verification Service processing requirements.			
nterregional Issuer Chip	1.65%	\$0,00	Consumer and Electron cards. Non U.S. issued cards at a U.S. marchant location or cords in a disc.			
nterregional Issuer Chip Electron	1.65%		Read) / Signature Obtained / Authorized, Card issuer must be chip qualified. Maximum 3 days to deposit & settle. Rate includes the Visa International Acquirer Fee.			
interregional Airline	1.55%	\$0.00	Consumer and Electron cards, Non-U.S. ISSUED Cards at a 11.5 merchant location or cards investigated in a 400-			
Interregional Airline Electron Visa Assessments	1.55%	\$0,00				
Market Ma	0.11%	\$0.00	Fee assessed on the gross dollar amount of all. Visa transactions.			
Authorization System Misuse Fee	0,00%	\$0.045	Fee assessed on all Visa authorized transactions which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Billed on a one month lág,			
Zero Floor Limit Fee	0.00%	-	and the state of t			
Debit Transaction Integrity Fee	0.00%	50.10	Fee charged on each signature debit transaction (including Visa Consumer and Business debit cards and Visa Consumer and Commercial Prepaid cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program.			
VISA CREDIT VOUCHERS* Consumer Credit JS CRDT VCR-MOTO	2,05%	\$0.00	Consumer Traditional Credit card transactions: Mail / Telephone Order and e-Commerce.			
US CRDT VCR-Consumer	1.76%	\$0.00	Consumer Traditional Credit card transactions: Mail / Telephone Order and e-Commerce.			
Debit	(40.5	Consumer Traditional Credit card transactions: All Industries, except Airlines, Passenger Railway, Mail / Telephone Order, and e-Commerce.			
US CRDT VCR-Debit	0,00%	\$0.00	All Debit and Prepaid card transactions, including Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.			
Passenger Transport	1 1	11				
US CRDT VCR-Pass Transport	2.33%	\$0.00	Consumer Traditional Credit and Commercial Credit card transactions: Airlines and Passenger Railway.			
Commercial Credit US CRDT VCR-COMM Credit	2:35%	50.00	Business, Corporate, Purchasing, or Signature Business credit transactions, All Industries over Additional Day			
Credit (or return transactions) for intr	errenional trav	acactions at	\$3,000 will be applied back against the interchange program for which the purchase transaction originally qualified; otherwise, the Commercial Card Credit Voucher rate will apply. re applied back against the interchange program for which the purchase transaction originally qualified.			
T	Togrona, ac.,	Sacrona a.	appried back against the interchange program for which the purchase transaction originally qualified.			
MASTERCARD	, 1	(-1)				
Merit III	1.58%	\$0.10				
Merit III Enhanced	1.73%	50.10	Consumer, Enhanced, World, and World Elite cards. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized, Eligible merchants include Retail and Restaurant (5812). Authorization and settlement amounts can differ up to 10% (up to 23% for Beauty and Barber Shore, 7328 Government).			
World Merit III	1.77%	20.10	Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for transactions up to \$25). Authorization and settlement amounts do not have to match for			
High Value Merit III	2;20%	\$0.10	Restaurants (5812), Bars (5813), Fast Food (5814), and Limousines & Taxis (4121). Key-entered transactions up to \$25). Authorization and settlement amounts do not have to match for Rentals (6513), Direct Marketing Insurance Services (5960). Insurance Sales (4121). Key-entered transactions, Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers—			
World Elite Merit III	2.20%					
Merit III Debit	1.05%	\$0.15	Lodging (3501-3999, 7011), and Cruise Lines (4411) are not eligible for this program. Maximum 2 days to deposit & settle.			
Reg Incentive Cons POS Debit - US	0.05%	\$0,21				
Regulated MQ Cons POS Debit - US	0.05%	50.21				
Regulated Non-Incentive Consumer POS Debit - US	0,05%	1	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange, Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required, Maximum 30 days to deposit & settle.			
Regulated Commi POS Debit - US	0.05%	\$0.21				

(Brivia.ivi VD.312.1.IC_Net)			INTERCHANGE RATE SCHEDULE (Effective April, 20	
Program Rate Category	Rat	7	(Effective April, 20	
	Fee Per Sales S	Per Item	Transaction Qualification Information	
Regulated Incentive Consumer POS Debit with Fraud Adjustment - US	0.05%	\$0.22		
Regulated MQ.Consumer POS Debit Fraud Adjustment - US	0.05%	\$0,22	Regulated Consumer and Commercial Debits and Device and and	
Regulated Non-Incentive Consumer POS Debit Frand Adjustment - US	0,05%	\$0,22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange: Issuer has certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of 1 (Base plus Fraud Adjustment). Authorization required. Maximum 30 days to deposit & set	
Regulated Commercial POS Debit with Fraud Adjustment - US	0.05%	\$0.22		
Key Entered	1,89%:	.\$0:10		
Key Entered Enhanced	2.04%	\$0,10	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Face-to-Face / Signature Obtained / Electronically Authorized. Eligible merchants include Retail and Restaurant, except World Elite transactions at Restaurants (5812) are not eligible. Authorization and settlement amounts can differ up to 10% (m) > 35% (
World Key Entered	2.05%	\$0.10	World Elite transactions at Restaurants (5812) are not eligible. Authorization and settlement amounts on differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25).	
High Value Key Entered	2.50%	\$0:10	Authorization and settlement amounts do not have to match for Restaurants (5812), Bast (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Lin	
World Elite Key Entered	2,50%	\$0,10	Steamship (4411), and Limousines & Taxis (4121). Service Stations (5541), Automated Fuel Dispenser (5542), Real Estate Agents and Managers – Rentals (6513), and Direct Marketing Insurance Services (5723) and Direct Marketing Insurance Services	
Key Entered Debit	1.64%	\$0.16	(5960) and Insurance Sales, Underwriting, and Premiums (6300), Utilities (4900); Travel Agencies (4722) not eligible for this program. Maximum 2 days to deposit & settle.	
Merit I	1.89%	\$0,10		
Merit I Enhanced	2.04%	\$0,10	Consumer, Enhanced, World, and World Elite cards. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. E-Commerce. Mail or Phore 2330 for Legence 2330 for Le	
World Merit I	2.05%	\$0,10	order. Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barbor. Shops 7230 for transactions up to \$25% Authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barbor. Shops 7230 for transactions up to \$25). Authorization and settlement amounts do not have to match for	
High Value Merit 1	2,50%	\$0.10	Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519), Curise Line / Steamship (4411), Limousines & Taxis (4121), non face-tu-	
World Elite Merit I	2,50%		face transactions (mail order and phone order), and E-Commerce transactions. Utilities (4900) and Insurance Sales, Underwriting, and Premiums (6300) not eligible for this program. World and World Elite	
Merit I Debit		\$0.10	transactions at Restaurants (5812), Airlines (3000-3299, 4511), Passenger Railways (4112), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513, 7519). Cruise Lines / Steamships (4411), Travel	
MCITT DESIC	1.64%	\$0.16	1 - S	
Small Ticker Debit	1.55%	\$0,04	Consumer Debit cards. Transaction amount \$15.00 or less / Magnetic stripe read unless initiated via transponder / Electronically Authorized. Eligible Merchants: Commuter Transport (4111), Limousines & Taxis (4121), Bus Lines (4131), Bridge and Road Fees & Tolls (4784), Variety Stores (5331), Miscellaneous Food Stores (5499), Restaurants (5812). Fast Food (5811), News Dealers / Newsstands (5994), Laundry Services - Family & Commercial (7211), Dry Cleaners (7216), Quick Copy - Reproduction & Blueprinting Services (7338). Parking Lots and Garages (7523). Car Washes (7542), Motion Picture match for Restaurants (5812), Bars (5813), Fast Food (5814), and Limpusines & Tayis (4121). Maximum 3 deposts the service of the services and settlement amounts do not have to	
Regulated Consumer POS Debit Sinall Ticket	0.05%	\$0.22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Cards in the Commercial Debit and Prepaid Cards identified by Issuers and Card Cards in the Cards	
Regulated Commercial POS Debit Small Ticket	0.05%	\$0,22	Indicator value identified by Issuers and Card Organizations of S (Regulated Small Ticket Base). Transaction amount \$10,00 or less / Card Present / Electronically Authorized. Eligible Merchants: Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle.	
Convenience Purchase	1.90%	\$0,00		
Convenience Purchase Enhanced	1.90%	\$0,00	Consumer, Enhanced, World, and World Elite cards. Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Eligible Merchants: Fast Food (5814), Miscellaneous Food Stores (549 Movie Theaters (7832); Limousines and Taxis (4121), and Variety Stores (5331). Transporting amount \$75.00 or less feel lines with the first feel lines with the feel	
World Convenience Purchase	2.00%	\$0.00	Movie Theaters (7832); Limousines and Taxis (4121), and Variety Stores (5331). Transaction amount \$25.00 or less for Limousines and Taxis. Authorization and settlement amounts do not have to match for Past Food (5814) and Limousines and Taxis. Authorization and settlement amounts can differ up to 10%.	
High Value Convenience Purchase	2.00%	\$0,00		
World Elite Convenience Purchase	2.00%	\$0.00	Maximum 2 days to deposit & settle,	
Restaurant Debit	1.19%	\$0.10	Communication of National Association of the Communication of the Commun	
World Restaurant	1.73%	\$0.10	Consumer Debit cards. Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Eligible Merchants: Fast Food (581-1) and Restaurant (5812). Maximum. 2 days to deposit & settle.	
High Value Restaurant	2,20%			
World Elite Restaurant	2.20%	\$0.10 \$0.10	World and World Elite cards. Magnetic Stripe read / Electronically Authorized / Transactions amount \$60,00 or less. Eligible Merchants: Restaurant (5812). Maximum 2 days to deposit & settle.	
Emerging Markets Debit	0,80%	\$0,25	Consumer Debit cards, Magnetic Swipe not required / Electronically Authorized, Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Transportation (4111), Cable / Satellite / Ott Pay Television / Radio Stations (4899), Utilities (4900), Court Costs (9211), Fines (9222), Bail / Bond Payments (9223), Tax Payments (9311), Government Services (9399), Schools - Flementary & Second (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Direct Marketing Insurance Services (5960), Insurance Sales Underwriting and Premiums (6300), Bridges & Road Fees, Toll (4784), Postal Services - Government (9402), and Passenger Railways (4112). Maximum 3 days to deposit & settle.	
Merit I - Real Estate	1.10%	\$0,00	3 days to deposit & settle.	
Merit I Enhanced - Real Estate	1.10%	\$0.00		
World Merit I - Real Estate	1.10%	\$0,00	Consumer; Enhanced, World, and World Elite cards at a non-T&F Morehant, Manualic suring not required / Electronic Description	
ligh Value Merit I - Real Estate	2.20%	\$0.10	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Magnetic swipe not required / Electronically Authorized / does not meet Key-Entered or Lodging & Auto Rental requirements. F Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Eligible Merchanus: Real Estate Agents and Managers Rentals (6513). Maximum 3 days to deposit & settle.	
World Elite Merit I - Real Estate	2.20%	\$0.10	ep to 10%. Engane interentints: (cent Estate Agents and Managers Rentals (6513), Maximum 3 days to deposit & settle,	
Merit I - Real Estate Debit	1.10%	\$0.00		
Acrit I – Insurance	1:43%	\$0.05		
Aerit I Enhanced - Insurance	1.43%	\$0.05	Consumer, Enhanced, World, and World Elite cards at a non-T&E Merchant. Magnetic swipe not required/Electronically Authorized / does not meet Key-Eintered or Lodging & Auto Rental requirements, E-Commerce, Mail or Phone order. Authorization and settlement amounts can difference to 1006. Elicible Merchant.	
Vorld Merit I – Insurance	1.43%	\$0.05	Commerce, Mail or Phone order. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Direct Marketing Insurance Services (5060) and Insurance Sales, Underwriting, and Premius (6300), Maximum 3 days to deposit & settle.	
ligh Value Merit I - Insurance	2.20%	\$0.10	(6300). Maximum 3 days to deposit & settle.	
World Elite Merit I - Insurance	2.20%	\$0.10		

(DAMS.MVD.B12.1.IC_NCI)			INTERCHANGE RATE SCHEDULE	(Effective April, 20)
	Rat	tes		(Eliterite Txpiii, 201
Program Rate Category	Fee Per	Per	Transaction Qualification Information	
	Sales S	Item	Commence of the commence of th	
Supermarket	1,48%	\$0.10		
Supermarket Enhanced	1.48%	\$0.10		
World Supermarket	1,58%	\$0.10	Consumer, Enlianced, World, and World Elite cards. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Authorized. Authorization and settlement amounts	
High Value Supermarket	1.90%	\$0,10	consumer debit transactions only. Eligible merchants: Supermarket (5411). Maximum 2 days to deposit & settle:	can differ up to 10%. Cap of \$0,35 on
World Elite Supermarket	1,90%	\$0,10	September (34.1), Maximum 2 days to deposit & settle:	
Supermarket Debit	1.05%	\$0,15		
Public Sector	1.55%	\$0,10		
Public Sector Enhanced	1.55%	\$0,10	Consumer, Enhanced, World and World Elite cards. Magnetic Swing not progressed / Flactonically Authorized Authorized	
World Public Sector	1,55%	\$0,10	Consumer, Enhanced, World and World Elite cards, Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to Alimony and Child Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), Transportation - Suburban of Fees, Tolls (4784), Postal Services - Government (9402), and Passanger Reilingue (4112). Markey 2, 2 days of the control of	10%. Eligible Merchants: Court Costs &
High Value Public Sector	1.55%	\$0.10	Fees, Tolls (4784), Postal Services - Government (9402), and Passenger Railways (4112). Maximum 3 days to deposit & settle.	& Local Commuter (4111), Bridges & Roz
World Elite Public Sector	1.55%	\$0,10	-/, was a seeings. Nationally (1) 12). Maximum 3 days to deposit & seine.	
Standard	2.95%	\$0,10		
Standard Enhanced	2.95%	\$0.10		
World Standard	2.95%	\$0.10	Commerce Colonial No. 13 and 18 and 1	
High Value;Standard	3.25%	\$0.10	Consumer, Enhanced, World, and World Elite cards. Authorization required. Maximum 30 days to deposit & settle:	
World Elite Standard	3.25%	\$0.10		
Standard Debit	1.90%	\$0.25		
World T&E	2.30%	\$0.10	World and World Elite cards. Magnetic Swipe not required / Electronically Authorized. Eligible Merchants: Airline (3000-3299, 4511), Car Rental (3351-3441, 751	
High Value T&E	2.75%	.\$0,10	7011), Travel Agent (4722), Cruise Line / Steamship (4411) and Restaurant (5812). Airline, vehicle rental, and lodging transactions must be accompanied by a Pass	2, 7513, 7519), Hotel / Motel (3501-3999
World Elite T&E	2.75%	\$0.10	addendum record, respectively. Maximum 3 days to deposit & settle.	enger Transport; Vehicle Rental, or Lodgi
High Value T&E Large Ticket	2,00%	\$0.00	High Value World and World Elite cards, Eligible Merchants: Airline (3000-3299 or 4511). Automobile / Vobicle Rental (3351 2441 3512 3612 3612 3612 3612	otel (3501-3999 or 7011). Passenger Rails
World Elite T&E Large Ticket	2:00%	\$0.00	(4112), Cruise Line / Steamship (4411), Travel Agent (4722), Eating Places, Restaurants (5812), Magnetic Swipe read not required / Electronically Authorized, Travel Additional addendum data required. Maximum of 3 days to deposit and settle.	saction amount greater than \$2,500.
Petroleum CAT / AFD Debit	0.70%	\$0,17	Consumer Debit cards, Transaction at Cardholder Activated Terminal or Automated Fuel Dispenser, Electronically Authorized. Magnetic Stripe read unless initiated advice with the total amount spent by the cardholder is submitted within 60 minutes of the authorization for Automated Fuel Dispenser (5542) merchants. CAT lever 50.95, Eligible Merchants. Automated Fuel Dispenser (5542). Maximum 2 days to deposit & settle.	l via transponder or completion authorizat Indicator of 1 or 2 must be present. Cap
Petroleum Service Station Debit	0.70%	\$0.17	Consumer Debit cards. Manuelin String road unless initiated via transport of the string like Authorized On Sec. 65 (1) 11 2 2	
Petroleum	1.90%	\$0.00	Consumer Debit cards, Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Cap of S0.95. Eligible Merchants: Service Station (5541), i	Maximum 2 days to deposit & settle.
Petroleum Enhanced	1,90%	\$0;00	Consumer Enhanced World and World Elite aged Elizable Markets Consumer Enhanced	
World Petroleum	2,00%	\$0,00	Consumer, Enhanced, World, and World Elite cards. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Electronically Authorize. It transponder or completion authorization actions with the total amount except by the card ledge in a legitle to the card ledge in a ledge in a ledge in a ledge in a legitle to the card ledge in a le	flagnetic Stripe read unless initiated via
High Value Petroleum	2,00%	-\$0,00	transponder or completion authorization advice with the total amount spent by the cardholder is submitted within 60 minutes of the authorization for Automated Fue days to deposit & settle. Maximum charge \$0.95.	l Dispenser (5542) merchants. Maximum
World Elite Petroleum	2.00%	\$0.00		
Passenger Transport	1,75%	\$0.10		
Passenger Transport Enhanced	1.90%	\$0.10	Consumer and Enhanced cards. Eligible merchants: Airline (3000-3299, 4511). Magnetic Swipe read not required / Electronically Authorized. Additional addendum	data exercised facilities D
Passenger Transport Debit	1.60%	\$0.15	Ticket Number, Issuing Carrier and Itinerary Data in Settlement. Maximum 9 days to deposit & settle.	uma required, including Passenger Name
			TO 100 TO	
High Value Airline World Elite Airline	2.30%	\$0.10	High Value World and World Elite cards. Eligible Merchants: Airlines (3000-3299, 4511). Magnetic swipe read not required / Authorized except Airlines / Passenger name, ticket number, and issuing carrier), Trip Leg data (Travel date, carrier code, service class code, City of origin / Airport code; City of destination / /	er transport delail – General Ticket data
	2.30%	\$0.10	sottle.	
Full UCAF	1:68%	.\$0,10		
Full UCAF Enhanced	1.83%	\$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions, Magnetic swipe not required/Electronically Authorized, Merchant in	ust support SecureCode coffuers T
World Full UCAF	1.87%	\$0.10	Type must more discrepancy of the management of the property o	11.6 12.4 4.4 1
High Value Full UCAF	2,30%	\$0.10	provided the contained of the financial	99, 7011), and Cruise Lines (4411) not
World Elite Full UCAF	2.30%	50.10°	eligible for this program. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.	
full UCAF Debit	1:15%	\$0.15	-	
Merchant UCAF	1,58%	\$0.10		
Merchant UCAF Enhanced	1.73%	\$0.10	Consumer, Enhanced, World, and World Elite cards and Online Checkout Service transactions, Magnetic swipe not required / Electronically Authorized, Merchant a	
World Merchant UCAF	1.77%	\$0,10	product increase discontinuous and incident to participation in Master and the Ale Indicator of I must be present Must be seen well a country	. 11 5
High Value Merchant UCAF	2:20%	\$0.10	om district Function and authorization, recember and require addendant data, vehicle Rental (3351-3441 7517 7513 7510) I odniau (3501-3000 7011) au	Course Lines (4411) and 15 15 15
World Elite Merchant UCAF	2.20%	\$0.10	program. If all electronic commerce identifiers are present, exempt from timeliness edits. Maximum 2 days to deposit & settle.	ciuse Lines (4411) not engible for this
Merchant UCAF Debit	1.05%	\$0.15		
odging & Auto Rental	1.58%	\$0:10		
odging & Auto Rental Enhanced	1.80%	0.0000000000000000000000000000000000000	Consumer and Enhanced cards. Magnetic swipe not required / Electronically-Authorized. Requires enriched data fields in authorization and settlement. Transactions	must include mandates. Feld. 1533 111
	1 1	\$0.10	Rental or Lodging Addendum record. Eligible merchants: Vehicle Rental (3351-3441, 7512, 7513, 7519), Lodging (3501-3999, 7011), and Cruise Lines (4411). Max	finum 2 days to denocit to cattle
Lodging & Auto Rental Debit	1.15%	\$0.15	7	

Rates		ton	INTERCHANGE RATE SCHEDULE (Effective April, 20)
Program Rate Category			
r rogiam wate Category	Fee Per	Per	Transaction Qualification Information
Service Industries	Sales S	Item	
Service Industries Enhanced	1.15%	\$0.05	
	1.15%	\$0.05	
World Service Industries	1,15%	\$0.05	Consumer, Enlianced, World, and World Elite cards. Requires a recurring payment transaction. Cardholder must not be present and authorization request must have value of 4 in Point of Sale data. Magnetic
High-Value Service Industries	1.15%	\$0.05	swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchants: Phone Service (4814) and Cable TV (4899). Maximum 2 days to deposit & sen
World Elite Service Industries	1.15%	\$0.05	Total deliver (4509). Maximum 2 days to deposit & ser
Services Industries Debit	1.15%	\$0.05	
Warehouse Club	0.90%	\$0.00	
Warehouse Club Enhanced	0.90%	\$0.00	Consumer, Enhanced, World, and World Elite eards. Also applies to MasterCard Business, Corporate, Purchase and Fleet cards, ID Number, Driver Number, and Vehicle Number nust match in authorization and clearing for Fleet card transactions. Magnetic swipe required on debit transactions only / Fleet cards. ID Number, Driver Number, and Vehicle Number nust match in authorization
World Warehouse Club	0,90%	\$0.00	and clearing for Fleet card transactions. Magnetic swipe required on debit transactions only / Electronically Authorized. Eligible merchants: Wholesale Clubs (5300), Service Stations (5541) and Automated Dispenser (5542). Merchants in MCC 5300 must have: 1) at least \$1 billion in annual Magnetic activations and Fleet cards. ID Number. Driver Number, and Vehicle Number must match in authorization Fuel Dispenser (5542). Merchants in MCC 5300 must have: 1) at least \$1 billion in annual Magnetic activations and Fleet cards. ID Number. Driver Number, and Vehicle Number must match in authorization fuel for the first properties of the following fuel for the first properties of
High Value Warehouse Club	0:90%	\$0.00	Fuel Dispenser (5542). Merchants in MCC 5300 must have 11 at least 151 billion in annual MasterCard volume and 2) a club membership program that allows merchant customers who enroll special access to
World Elite Warehouse Club	0.90%	50.00	the retail facilities or discounted pricing on products. Authorization and clearing amounts can differ up to 10% for Wholesale Clubs (5300). Authorization and settlement amounts do not have to match for Service Stations (5541) and Automated Fuel Dispensers (5542). Cap of \$0.35 for debit transactions. Maximum 3 does to describe the settlement amounts do not have to match for
Warehouse Club Debit	1.05%	\$0.15	Service Stations (5541) and Automated Fuel Dispensers (5542). Cap of \$0.35 for debit transactions. Maximum 2 days to deposit & settle.
Utilities	0.00%	\$0.65	
Utilities Enhanced	0.00%	\$0.65	
Utilities World	0.00%	\$0.65	
Utilities High Value	0.00%	\$0.75	
Utilities World Elite	0.00%	\$0.75	Consumer, Enhanced, World, World Elite, Business, Business World; and Business World Elite cards. Registration not required. Magnetic swipe not required. Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible merchant: Utility Merchants only a Flectic. Car. Magnetic Swipe not required. Flectronically Authorized. Authorization and
Utilities Debit	0.00%	\$0.45	settlement amounts can differ up to 10%. Eligible merchant: Utility Merchants only - Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Cable, Satellite. TV and Radio (4899) and Telecommunication of the communication of the communica
Utílities Business	0.00%	\$1.50	(4812) merchants are not cligible for this program: Maximum 2 days to deposit & settle.
Utilities Business Enhanced	0,00%	\$1,50	
Utilities Business World	0.00%	\$1.50	
Utilities Business World Elite	0.00%	\$1.50	
Payment	0.19%	\$0.53	Consumer carde Manustia Civil D. I. d. C.
Payment Debit	0.19%	\$0,53	Consumer cards, Magnetic Stripe Read not required. Eligible merchants; Payment Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533).
Corporate Payment	0.19%	\$0,53	
Corporate World Payment	0.19%	-\$0,53	Durinasa Caracaus D. J. L. Branch
Corporate World Elite Payment	0.19%	\$0.53	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Stripe Read / Electronically Authorized. Eligible merchants: Payment (6532), Marking 2, days of the Corporate World Corporate World Corporate World Elite cards. Magnetic Stripe Read / Electronically Authorized. Eligible merchants: Payment (6532), Marking 2, days of the Corporate World Elite cards. Magnetic Stripe Read / Electronically Authorized. Eligible merchants: Payment (6532), Marking 2, days of the Corporate World Elite cards.
Business World Payment	0.19%	\$0,53	Service Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Maximum 3 days to deposit and settle.
Business World Elite Payment	0.19%	\$0.53	
Electronic Payment Account	0,19%	\$0,53	Electronic Payment Account, Magnetic swipe not required / Authorization required. Maximum 30 days to deposit & settle.
Corporate Large Ticket 1	1.35%	\$40.00	Tamentation required Franchistation required formation of digital deposit & settle.
Corporate World Large Ticket I	1.35%	\$40.00	
Corp World Elite Large Ticket I	1.35%	#40.4n	Durlings Course D. L. L. Till Co.
Business Large Ticket I	1.25%	\$40.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required. Electronically Authorized, Transaction
Purchasing Large Ticket 1	1.35%	\$40.00	amount greater than \$7,255 and less than \$25,000. Provide tax amount, customer code (when provided by customer), corporate line tiem transaction detail (Product code, item description, item quantity, item
Fleet Large Ticket 1	1,25%	\$40.00	Number, and Vehicle Number must match in authorization and clearing for Fleet card transactions.
Business Enhanced Large Ticket I	1,37%	\$40.00	Passenger Railway, and Restaurant merchants are not eligible for this program. Maximum 2 days to deposit & settle,
Business World Large Ticket 1	1.42%	\$40,00	a aprilio,
Business World Elito Large Ticket 1	1.47%	\$40,00	
Corporate Large Ticket 2	1,35%	\$40.00	
Corporate World Large Ticket 2	1,35%	\$40.00	
Corp World Elite Large Ticket 2	1.35%		
Business Large Ticket 2	1.25%	\$40,00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite eards, Magnetic Swape read not required. Electronically Authorized. Transaction
urchasing Large Ticket 2	C CONTRACTOR		
Section with the section of a property of the section of the secti	1.35%	\$40.00	
leet Large Ticket 2	1.25%	\$40.00	
Business Enhanced Large Ticket 2	1.37%	\$40.00	Passenger Railway, and Restaurant merchants are not eligible for this program. Maximum'2 days to deposit & settle.
Business World Large Ticket 2	1.42%	\$40.00	
Business World Elite Large Ticket 2	1.47%	\$40,00	

	Ra	tes	INTERCHANGE RATE SCHEDULE (Effective April, 20
Program Rate Category	Fee Per	Per	
	Sales \$	Item	Transaction Qualification Information
Corporate Large Ticket 3	1.35%	\$40.00	
Corporate World Large Ticket 3	1:35%	\$40:00	
Corp World Elite Large Ticket 3	1,35%	\$40,00	Business Courses P. J. J. J. J.
Business Large Ticket 3	1.25%	\$40.00	Business, Corporate, Purchasing; Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe read not required / Electronically Authorized. Transaction amount greater than \$100,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (condent and the condent and the condent and the customer).
Purchasing Large Ticket 3	1.35%	.\$40.00	amount greater than \$100,000. Provide tax amount, customer code (when provided by customer), corporate line item transaction detail (product code, item description, item quantity, item unit of measure,
Fleet Large Ticket 3	1.25%	\$40.00	extended item amount, debit or credit indicator). Fleet card transactions (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. ID Number, Driver Number, and
Business Enhanced Large Ticket 3	1,37%	\$40,00	Vehicle Number must match in authorization and clearing for Fleet card transactions (at fuel locations) for fuel and non-fuel purchases must provide transaction information addendum. ID Number, Driver Number, and Railway, and Restaurant merchants are not eligible for this program: Maximum 2 days to deposit & settle.
Business World Large Ticket 3	1.42%	\$40.00	2 days to deposit & settle.
Business World Elite Large Ticket 3	1.47%	\$40,00	
Corporate Face to Face	2.10%	\$0.10	
Corporate World Face to Face	2.10%		
Corp World Elite Face to Face	000000000000000000000000000000000000000	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Face to Face / Magnetic Stripe Read / Signature Obtained / Electronically
Business Face to Face	2.10%	\$0.10	Authorized. Business & Corporate card transactions provide tax amount. Purchase & Fleet card transactions provide tax amount & customer code (when provided by customer). Tax amount must be between Specific States of the Sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111). Bus Lines (4131). Convint Specific (4115) & Convint Specific (4115) & Convint Specific (4115) & Convint Specific (4116) & Convint Specific (4116) & Convint Specific (4117) & Convin
Purchasing Face to Face	2.20%	\$0.10	0.1% to 30% of the sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215), Marinas (4468), Bridge & Road Toll Fees (4784), Charles (4784), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Truck Stores (7311), Schools (7311), Schools (7311), Courier Services (4215), Marinas (4468), Bridge & Road Toll Fees (4784), Charles (5542), Convenience Stores (5499), Fuel Dealers (5983), Truck Stores (7311), Schools (7311), Courier Services (4215), Marinas (4468), Bridge & Road Toll Fees (4784), Charles (478
	2.10%	\$0,10	Service Stations (5541), Automated Fuel Dispensers (5542), Convenience Stores (5499), Fuel Dealers (5983), Truck Stops (7511), Schools (8211), Colleges / Universities / Professional Schools (8220), Convenience Stores (5661), Court Costs / Alimony / Child Support (9211) Fines (9222), The Proposition (8201), Colleges / Universities / Professional Schools (8220), Convenience Stores (8201), Court Costs / Alimony / Child Support (9211) Fines (9222), The Proposition (9211) Court Costs / Alimony / Child Support (9211) Fines (9222), The Proposition (9222) The Proposition (92222) The Proposition (922222) The Proposition (92222) The Proposition (922222) The Proposition (9222222) The Proposition (9222222222) The Proposition (92222222222) The Proposition (9222222222) The Proposition (92222222222) The Proposition (922222222222222) The Proposition (9222222222222222222222222222222222222
Flect Face to Face	2.50%	\$0:10	Charitable Organizations (8398), Religious Organizations (8661), Court Costs / Alimony / Child Support (9211), Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services - Government Ser
Business Enhanced Face to Face	2,32%	\$0.10	(9402), and UK Petrol Stations (9752). Authorization and settlement amounts can differ up to 10%. Airline (3000-3299, 4511), Car / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-395), and Mail/Phone Order merchants are not eligible for this presence of the presence o
Business World Face to Face	2.37%	\$0.10	7011), Passenger Railway (4112), Automated Fuel Dispenser (5542), Restaurant (5812), and Mail/Phone Order merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Business World Elite Face to Face	2.42%	\$0.10	Pogram Desirating Large to deposit of settle.
Corp Face to Face Petroleum	2.05%	\$0.10	
Bus Enhanced F2F Petroleum	2,17%	\$0.10	Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards. Face to Face / Magnetic Stripe Read / Signature Obtained / Electronically
Bus World Face to Face Petroleum.	2.22%	\$0.10	Authorized, Business & Corporate card transactions provide has amount. Flighted the surface of t
Bus World Elite F2F Petroleum	2.27%	\$0.10	Authorized. Business & Corporate card transactions provide tax amount. Eligible merchants: Marinas (4468), Service Stations (5541), Automated Fuel Dispenser (5542), Misc. Convenience Stores (5499), Fuel Dealers (5983), Truck Stop (7511), U.K. Petro (9752). Maximum 2 days to deposit & settle.
Corporate Data Rate 1	2,65%	\$0.10	Suppose States
Corporate World Data Rate I:	2.65%	\$0.10	
Corporate World Elite Data Rate I	2.65%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required / Electronically
Business Enhanced Data Rate I	2.77%	\$0.10	Authorized, Corporate Fleet eard (at fuel locations) for fuel and number of present world, Business World Elite, and Electronic Payment Account cards, Magnetic Swipe not required / Electronically
Business World Data Rate I	2.82%	\$0.10	Authorized. Corporate Fleet card (at fuel locations) for fuel and non-fuel purchases World, Business World Elite, and Electronic Payment Account cards, Magnetic Swipe not required / Electronically Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
Business World Elite Data Rate I	2.87%	\$0.10	Maximum 3 days to deposit & settle.
Corporate Data Rate II	2.10%	\$0.10	
Corporate World Data Rate II	2.10%		
Corp World Elite Data Rate II	2.10%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account cards. Magnetic Swipe not required / Electronically
usiness Data Rate II		\$0.10	Authorized, Provide tax amount, customer code (when provided by customer). Tax amount must be between 0.1% to 30% of the sales amount, except for Transportation - Suburban & Local Commuter Passenger (4111), Bus Lines (4131), Courier Services (4215). Marinas (4468), Bridge & Road Toll Fees (4784), Service Stations (5531), Authority (5
urchasing Data Rate II	2,20%	30.10	Passenger (4111). Bus Lines (4131). Courier Services (4131). Courier Services (4131). Autient (414).
Teet Data Rate II	2.10%	30.10	Dealers (5983), Truck Stone (7511) Schools (8711) Convenience Stores (5400) Final
Business Enhanced Data Rate II	2.50%	\$0.10	Support (9211), Fines (9222), Tax Payments (9311), Government Services (9399), Postal Services - Government (9402); and UK Petrol Stations (9752). Corporate Fleet card (at fuel locations) for fuel and no
usiness World Data Rate II	2.32%	\$0.10	fuel purchases provide transaction information addendum. Airline (3000-3299, 4511), Car / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), and Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
usiness World Elite Data Rate II	2.37%		Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
ommercial Data Rate II Petroleum	2:42%	\$0.10	
us Enhanced DR II Petroleum	2.05%.	\$0,10	Corporate, Comporate World, Corporate World Blice Business Busines
usiness World DR II Petroleum	2,17%	\$0.10	Corporate, Corporate World, Corporate World Elite, Business, Business World, Business World Elite, Purchasing, and Fleet cards. Magnetic Swipe required/ Electronically Authorized. Provide tax amount,
us World Elite DR II Petroleum		The state of the s	customer code (when provided by customer). Eligible merchants: Marinas (4468), Service Stations (5541), Automated Puel Dispenser (5542), Misc. Convenience Stores (5499), Fuel Dealers (5983), Truck St. (7511), U.K. Petro (9752). Maximum 3 days to deposit & settle.
orporate Data Rate III	2.27%		
orporate World Data Rate III	1.90%	01.02	
orp World Elite Data Rate III	1.90%	\$0.10	
usiness Data Rate [1]	1.90%	\$0.10	Business Cornordia Burahagina Elast Community
urchasing Data Rate III	1.80%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized. Provide tax amount,
cet Data Rate III	1.90%	\$0.10	sustomer code (when provided by customer), corporate line item transaction detail (Product code, item description, item quantity, item unit of measure, extended item amount, debit or credit indicator). Master Card Corporate Fleet card at fuel locations are not eligible for this program. Airline (3000-3299, 4511) Car (Velviele Report (325) 3441, 5514,
	1.80%	\$0.10	MasterCard Corporate Fleet card at fuel locations are not eligible for this program. Airline (3000-3299, 4511), Car / Vehicle Rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenge (4112), and Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & south
usiness Enhanced Data Rate III	1,92%	\$0.10	Railway (4112), and Restaurant (5812) merchants are not eligible for this program. Maximum 3 days to deposit & settle.
usiness World Data Rate III	1.97%	\$0.10	
usiness World Elite Data Rate III	2.02%	\$0:10	

Program Data Cia	Ra	tes	(Effective April, 20
Program Rate Category	Fee Per	Per	Transaction Qualification Information
Corporate T&E I	Sales \$	Item	
	2.50%	\$0,00	
Corporate World T&E 1	2.50%	\$0,00	
Corporate World Elite T&E I	2.50%	\$0.00	
Business T&E I	2,50%	\$0.00	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite eards. Magnetic Swipe not required / Electronically Authorized, Eligible Merchants; Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Pailway (4110). Description of the control
Purchasing T&E I	2.65%	\$0.00	Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel (March 1351), 2013, 2014, 20
Fleet T&E I	2.70%	\$0.00	Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812), Airline & Passenger Railway require additional addendum if lodging summary message is submitted. Maximum days to-deposit & settle 3 days and 9 days for Airlines.
Business Enhanced T&E I	2.62%	\$0.00	tions and 9 days for Airlines,
Business World T&E I	2,67%	\$0.00	
Business World Elite T&E I	2.72%	\$0.00	
Corporate T&E.II	2.35%	\$0.10	
Corporate World T&E II	2.35%	\$0.10	
Corporate World Elite T&E II	2:35%	\$0.10	
Business T&E II	2.35%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World Corporate World Filia Puriners World St. D. Corporate Worl
Purchasing T&E II	2,50%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite eards. Magnetic Swipe not required / Electronically Authorized, Eligible Merchants: Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519). Hotel / Morel (3501-3009, 7011). December Pail and the Company
Fleet T&E II			Airline (3000-3299, 4511), Auto / Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Airline & Passenger Railway (4112), Airline & Passenger Railway require additional General ticket
Business Enhanced T&E II	2.55%	\$0.10	trip leg, or rail data. Auto / Vehicle rental require rental detail data, Hotel / Motel requires lodging detail and may require additional addendum data if lodging summary message is submitted. Maximum day settle 3 days and 9 days for Airlines.
	2.47%	\$0.10	
Business World T&E II	2.52%	\$0.10	
Business World Elite T&E II	2.57%	\$0.10	
Corporate T&E III	2.30%	\$0.10	
Corporate World.T&E III	2.30%	\$0.10	
Corporate World Elite T&E III.	2,30%	\$0.10	
Business T&E III	2.30%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite cards. Magnetic Swipe not required / Electronically Authorized, Eligible Merchants:
Purchasing T&E III	2.45%	\$0.10	Airline (3000-3299, 4511), Auto/ Vehicle rental (3351-3441, 7512, 7513, 7519), Hotel (3501-3999, 7011). Passenger Railway require additional General ticket, trip leg. or rail data. Auto/ Vehicle rental requirements: Airline &
Fleet T&E III	2,50%	\$0.10	Passenger Railway require additional General ticket; trip leg, or rail data, Auto / Vestand 9 days for Aidings summary message is submitted. Maximum days to deposit & settle 3 days for Aidings for Aidings.
Business Enhanced T&E III	2,42%	\$0.10	lodging summary message is submitted. Maximum days to deposit & settle 3 days and 9 days for Airlines.
Business World T&E III	2.47%	\$0:10	
Business World Elite T&E III	2.52%	\$0.10	
Corporate World Warehouse	0.90%	\$0.00	Consumer Enhanced World and W. Marie
Corporate World Elite Warehouse	0.90%	\$0.00	Consumer, Enhanced, World, and World Elite cards. Also applies to MasterCard Business, Corporate, Purchase and Fleet cards. ID Number, Driver Number, and Vehicle:Number must match in authorization of the card transactions. Magnetic swipe required on debit transactions only Electronically Authorized Elicity.
Business Enhanced Warehouse	0.90%		and clearing for Fleet eard transactions, Magnetic swipe required on debit transactions only / Electronically Authorized. Eligible merchants: Wholesale Clubs (5300). Service Stations (5541) and Automated Fuel Dispenser (5542). Merchants in MCC.5300 must have: 1) at least \$1 billion in annual Master Card volume and 3) a click merchants: Wholesale Clubs (5300). Service Stations (5541) and Automated
Business World Warehouse	0.90%	\$0.00	Fuel Dispenser (5542). Merchants in MCC-5300 must have 1) at least unusual and Automated the retail facilities or discounted pricing on products. Authorization and elegring amounts can differ up to 10% for Washington Clubs (5300). Service Stations (5541) and Automated the retail facilities or discounted pricing on products. Authorization and elegring amounts can differ up to 10% for Washington Clubs (5300).
Business World Elite Warehouse	0.90%	\$0.00	the retail facilities or discounted pricing on products. Authorization and clearing amounts can differ up to 10% for Wholesale Clubs (5300). Authorization and settlement amounts do not have to match for Service Stations (5541) and Automated Fuel Dispensers (5542). Can of \$0.35 for debit transactions. Maximum 2 structures of the control of the contro
Corporate Standard			Service Stations (5541) and Automated Fuel Dispensers (5542). Cap of \$0.35 for debit transactions. Maximum 2 days to deposit & settle.
Corporate World Standard	2.95%	50:10	
Corporate World Elite Standard	2,95%	01.02	
Susiness Enhanced Standard	2.95%	\$0.10	Business, Corporate, Purchasing, Fleet, Corporate World, Corporate World Elite, Business World, Business World Elite, and Electronic Payment Account eards. Magnetic swipe not required / Authorization
Business World Standard	3.07%	\$0.10	required. Maximum 30 days to deposit & settle,
Business World Elite Standard	3.12%	\$0.10	
Action Full Pull Distigated	.3:17%	\$0.10	
nterregional Electronic	1:65%	\$0.00	Consumer eards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum eards issued in Europe, World Elite cards issued in Canada, and World cards issued in the U.S.), and Super Premium (World and Black cards issued in the Asia Pacific Europe, LAC and SAMEA, and LAC regions.)
5	1,2270	20,00	World cards issued in the U.S.), and Super Premium (World and Black cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum eards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions, World Black Edition eards issued in Europe, and World Elite cards issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the increhant differs from the Canada C
			issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardbolder. Face to Face Magnetic Stripe Read / Signature Obtained / Electronically Authorized: Key-entered transactions not eligible for this program. For Consumer cards only authorized and other cardbolder. Face to Face Magnetic Stripe Read / Signature Obtained /
nterregional Premium Electronic	2.40%	\$0.00	Electronically Authorized: Key-entered transactions not eligible for this program. For Consumer cards only, authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Sho
,			7230-for transactions up to \$25). Authorization and settlement amounts do not have to much for cards only, authorization and settlement amounts can differ up to 10% (up to 25% for Beauty and Barber Sho 7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (4411), Computer Reflexes (4411), and Linearities (3813), Fast Food (5814), Hotel Motel (3501-3999 or 7011), Car Rental (3351-344), and Linearities (3000-3299, 4511), Cruise Line / Steamship (4411), Computer Reflexes (4411), and Linearities (3000-3299, 4511).
nterregional Super Premium	2 530		7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (4411), Commuter Railways, (4111), and Limousiness Traxis (4121). Authorization and settlement unmants do not have to match for platinum, World, World Elife, and Black transactions for all merchants. Automated fuel Dispusser (5542) and Direct Medicaline (55412). Authorization and settlement unmants do not have to match for
Electronic	2.53%	\$0.00	Platinum, World, World Elife, and Black transactions for all merchants. Automated Repulser (5542) and Direct Marketing (5960, 5962, 5964, 5965, 3966, 5967, 5968, 5969) merchants not eligible for this program. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee
nterregional Standard	7.150/		this program. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.
	2,15%	\$0.00	Consumer eards issued in any region, Premium (Platinum and Titanium eards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum eards issued in Europe, World Elite eards issued in Canada, and World eards issued in the U.S.), and Super Premium (World and Black eards issued in the Asia Pacific, Europe LAC and CANES.)
nterregional Premium Standard	2.40%	\$0.00	World eards issued in the U.S.), and Super Premium (World and Black eards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum eards issued in Europe. World Elite eards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions) where the country ends of the merchant differs from the country and SAMEA regions. World Black Edition eards issued in Europe, and World Elite care
R Super Premium Standard	2.53%	50.00	issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Transaction date more than five (5) days old. Maximum 30 day
	2,5578		
1	1		Electronic Consumer Cards, Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically-Authorized, Key-entered transactions not eligible for this program. Authorization and settlement amount and iffer up to 10% (up to 25% for Beauty and Barber Shops - 7330 for transactions up to 25%. Authorization and settlement amount and settlement amount are settlement and settlement amount and settlement amount are settlement and settlement are settlement and settlement amount are settlement and settlement amount are settlement and settlement are settlement are settlement are settlement and settlement are settlement are settlement and settlement are settlement are settlement and settlement are settlement are settlement are settlement and settlement are sett
nterregional Electronic Consumer	1.65%	\$0.00	can differ up to 10% (up to 25% for Beauty and Barber Shops - 7230 for transactions up to \$25). Authorization and settlement amount (5814), Hotel / Morel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519). Addings (1000, 3300, 3511). Car Rental (3351-3441, 7512, 7513, 7519). Addings (1000, 3300, 3511). Car rental (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519). Addings (1000, 3300, 3511). Car rental (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519). Addings (1000, 3300, 3511). Carried in the settlement amount of the settlement amounts do not have to match for Restaurants (5812), Hars (5813), Fast Food
*			(5814), Hotel / Motel (3501-3999 or 7011), Car Rental (3351-3441, 7512, 7513, 7519), Airlines (3000-3299, 4511), Cruise Line / Steamship (3-111), Commuter Railways, (4111), Limousines & Taxis (4121) and Automated Fuel Dispensers (5542), Maximum 30 days to deposit & settle, Page includes the Mester Carl Anniverse (3-112).
The state of the s			and Automated Fuel Dispensers (5542), Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.

(BAMS,MVD,S12.1,1C_Nct)	Re	INTERCHANGE RATE SCHEDULE (Effective April, 2012					
Program Rate Category	Fee Per	Per	(Enecuve April, 2				
	Sales 5	Item	Transaction Qualification Information				
Interregional Electronic Corporate	2.40%	\$0.00	Electronic Corporate Cards. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Key-entered transactions not eligible for this program. Maximum 30 days to deposit & so				
Regulated Consumer POS Debit - US Territory	0.60%	\$0.21	Integurated Consumer and Computercial Debit and Deceding				
Regulated Commercial POS Debit - US Territory	0,60%	\$0.21	Territory issued eards at a U.S. merchant location or U.S. issued eards at a U.S. Territory location. U.S. Territory location. U.S. Territory location as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Islands. Issuer has NOT certified its fraud prevention procedures. Rate Indicator value identified by Issuers and Card Organizations of B (Base). Authorization required, Maximum 30 days to deposit & setting the setting of t				
Regulated Consumer POS Debit Fraud Adjustment - US Territory	0.60%	\$0.22	Regulated Consumer and Commercial Dabit and David Control of the C				
Regulated Commercial POS Debit Fraud Adjustment - US Territory	0,60%	\$0.22	Territory issued eards at a U.S. merchant location or U.S. issued eards at a U.S. Territory location. U.S. Territory location. U.S. Territory location. U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin deposit & settle. Rate includes MasterCard Acquirer Program Support Fee.				
Regulated Consumer POS Debit Small Ticket - US Territory	0:60%	\$0,22	Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards at a U.S. merchant legation and Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card-Organizations as being subject to the June 29, 2011 Federal Reserve (Incl. calc. on Public Cards identified by Issuers and Card				
Regulated Commercial POS Debit Small Ticket - US Territory	0.60%	\$0.22	Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and U.S. Virgin Fast Food Restaurants (5814) and Videotape Rental Stores (7841). Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Rate includes MasterCard. Acquirer				
Interregional Purchasing Data Rate II	2.25%	\$0.00	Purchasing or Fleet Cards, and Fleetronic Payment Apparets (st., C. 14)				
nterregional Purchasing Large Cicket	1.45%	E20.00	Purchasing or Fleet Cards, and Electronic Personni Assessment Asse				
nterregional Purchasing	2.55%	\$0.00	7519), Hotel / Motel (3501-3999, 7011), Passenger Railway (4112), Restaurants (5812). Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.				
nterregional Corporate	2.55%	\$0.00	Purchasing or Fleet Cards, and Electronic Payment Accounts issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee. Business, Corporate, and Premium Commercial (Platinum, World, World Elite and Plate) and Plate and Pl				
nterregional Premium Commercial	2.55%	\$0.00	Business, Corporate, and Premium Commercial (Platinum, World, World Elite, and Black) cards issued in a foreign country. Maximum 30 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee. Program Support Fee.				
nterregional UCAF - Full	2.09%	\$0,00	Consumer cards issued in any racion Promise (Ol-vi).				
nterregional Premium UCAF - Full	2,40%		Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in Canada, and issued in the U.S., Asia Pacific, and SAMEA regions, World Black Edition cards issued in Europe, and World Elite cards issued in Europe, and World Elite cards in Europe, and World Elite cards issued in Europe, and World Elite cards in Europe, Europe				
R Super Premium UCAF - Full	2.53%	S	issued in the U.S., Asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardholder. Applies to all intra and inter regional transactions except for U not required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the MasterCard Acquirer Program Support Fee.				
nterregional UCAF - Merchant	1.99%	\$0.00	Consumer cards issued in any region Premium /Pletings of Title				
nterregional Premium UCAF - lerchant	2.40%	\$0.00	Consumer cards issued in any region, Premium (Platinum and Titanium cards issued in the Asia Pacific, SAMEA, and LAC regions, Platinum cards issued in Europe, World Elite cards issued in the U.S., and Same Premium (World and Black cards issued in the Asia Pacific, Europe, LAC, and SAMEA regions, World Black Edition cards issued in Europe, and World Elite cards issued in the U.S., asia Pacific, and SAMEA regions) where the country code of the merchant differs from the country code of the cardiology. Applicate all interests and Canada, and Canada Pacific, and SAMEA regions where the country code of the merchant differs from the country code of the cardiology.				
terregional Super Premium UCAF - lerchant	2,53%	\$0.00	required / Electronically Authorized. Maximum 5 days to deposit & settle. Rate includes the Mesta Cond. Applied to in Master Card UCAF, UCAF indicator of I must be present. Magnetic swing not				
terregional Payment	0.74%	\$0.53	Consumer and Corporate cards only Applies to all interest in the said in the s				
Corporate Payment	0.74%	\$0.53	Consumer and Corporate cards only. Applies to all intra and inter regional transactions except for U.S. Region and Canada Region. Magnetic Stripe Read not required: Eligible merchants: Payment Service-Provider - Member Financial Institution (6532) and Payment Service Provider - Merchant (6533). Rate includes the MasterCard Acquirer Program Support Fee.				
	0.11%	20:00	Fee assessed on the gross dollar amount of all MasterCord transactions				
ssessments (>=\$1,000) ccount Status Inquiry Fee-	0.02%	\$0.00	Fee assessed on the gross dollar amount of MasterCard Consumer and Commercial credit transactions that a 200 acres				
traregional	0.00%	\$0,025	submitted for SO and are used to validate cardholder account numbers and other elements, such as CVC2 and AVO.				
count Status Inquiry Fee - terregional	0.00%	CO 02 I	Fee assessed on all Account Status Inquiry Service messages where the country code of the merchant is different from the country code of the cardholder. Account Status Inquiry Service transactions must be receased on all MasterCard authorization.				
occssing Integrity Fee	ő.00%	F	Fee assessed on all MasterCard authorized transactions which are not followed by a matching MasterCard clearing transaction (or not reversed in the case of a cancelled transaction). Car Rental (3351-3441, ransaction, and Cruise Line / Steamship (4411) will not be subject to this fee until October 12, 2012. Rate includes additional \$0.01 reporting cost from MasterCard for each				
ASTERCARD CREDIT VOU	CHERS**						
nsumer Credit							
ONS CR RF 1	2;42%	\$0.00 X	World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions at T&E merchants: Airlines (3000-3299, 4511), Car Rental (3351-3500, 7512, 7513, 7519), Cruise Lines /				
ONS.CR RF 2	2.09%	50 00 N	Anil Order (5960, 5962; 5964-5969) and Telecommunications (4812, 4814, 4816, 4821), Cable & Satellite TV (4899), Travel Agencies (4722), Utilities (4900), Fuel Dealers (5983), excluding World MasterCard, and World Elite MasterCard transactions.				

	Rat	tes-	(Effective April, 2012
Program Rate Category	Fee Per Sales S	Per Item	Transaction Qualification Information
CONS CR RF 3	1.95%	\$0,00	Drug Stores, Education, Professional Services, Recreation, Repair Shops, Restaurant / Bars (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions at Restaurants - 5812), and Other Services and Airlines (3000-3299, 4511), excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions.
CONS CR RF 4	1.82%	\$0.00	Clothing Stores, Discount Stores, Gas Stations, Hardware, Healthcare, Sporting Goods & Toy Stores, and Other Retail and Other Transport (excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard cards at Passenger Railways - 4112 and Cruise Lines - 4411).
CONS CR RF 5	1.73%	\$0.00.	Department Stores, Electronic / Appliance Stores, Food Stores / Warehouse, Interior Furnishings, Vehicles, and Quasi Cash and Hotel / Motel, excluding World MasterCard, High Value World MasterCard, and World Elite MasterCard transactions.
Consumer Debit			
CONS DB RF I	1.72%	\$0,00	All industries, except Airlines (3000-3299, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF 2	1,68%	\$0.00	Airlines (3000-3299, 4511) and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
CONS DB RF-3	1.40%	··\$0,00	All industries except Mail Order (5960, 5962, 5964-5969), Airlines (3000-3299, 4511), and Passenger Railways (4112). Regulated Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange not eligible for this rate.
Commercial Credit			and meeting of the engine for this title.
CORP CR RF I	2.37%	\$0.00	Discount Stores, Drug Stores, Food Stores / Warehouse, Quasi-Cash, Recreation, Restaurant / Bars, Utilities, and Other Transport.
CORP CR RF 2	2.30%	\$0.00	Car Rental, Clothing Stores, Education, Hotel / Motel, Repair Shops, Sporting Goods & Toy Stores; Travel Agencies; and Vehicles.
CORP.CR RF 3	2.21%	00.02	Airlines, Hardware, Healthcare, Mail Order, Other Retail, Other Services, and Professional Services.
CORP CR RF 4	2.16%	\$0.00	Department Stores, Electronic / Appliance Stores, Gas Stations, and Interior Furnishings.
**Credit (or return transactions) for reidentified by Issuers and Card Organ	egulated.signal	ture debit a	o the June 29, 2011 Federal Reserve final rule on Debit Cord interchange program for which the purchase transaction originally qualified. Regulated Consumer and Commercial Debit and Prepaid transactions

identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.

DISCOVER NETWORK			
Retail Core	1.56%	\$0,10	Consumer Core, Debt? Prepaid, Rewards, Premium, and Premium Plus cards. Card Present / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Authorized and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Bars (5813) and Cruise Line / Steamship (4411). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Supermarkets / Warehouse Clubs (5300, 5411), Emerging Markets (4890, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (9211.
Retail Debit	1.02%	50.16	
Retail Rewards	1.71%		
Retail Premium	1.71%	30.10	
Retail Premium Plus	2.10%	\$0.10	Quasi Cash (4829, 6050, 6051, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
PSL Regulated Incentive Cons Debit	0.05%	\$0,21	
PSL MQ Regulated Incentive Consumer Debit	0.05%	\$0.21	
Regulated Non-Incentive Cons Debit	0.05%	\$0,21	Non-exempt (regulated), Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Authorization required. Maximum 30 days to depart to the June 29, 2011 Federal Reserve final rule on Debit Card

interchange. Issuer has NOT certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.

Non-exempt (regulated), Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.

Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus eards. Same requirements as Retail. Authorization and magnetic stripe required. Authorization and settlement amounts do not have to match. Eligible merchants include: Restaurants (5812) and (5814) Fast Food Restaurants. Maximum 2 days to deposit & settle.

Regulated Incentive Comml Debit

PSL Regulated Incentive Consumer

Debit with Fraud Adjustment PSL MQ Regulated Incentive Cons

Debit with Fraud Adjustment Regulated Non-Incentive Consumer

Debit with Fraud Adjustment

Debit with Fraud Adjustment Regulated Non-Incentive.CommI

Debit with Fraud Adjustment Restaurants Core

Restaurants Debit

Restaurants Rewards

Restaurants Premium

Restaurants Premium Plus

Regulated Incentive Commercial

Regulated Non-Incentive

Commercial Debit

0.05%

0.05%

0.05%

0.05%

0.05%

0.05%

0.05%

1.56%

1,19%

1.90%

2.20%

2.30%

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